


2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar

CalPERS Health Maintenance Organization (HMO) Plans – **Kaiser Permanente**



Health Maintenance Organization (HMO) Plans – **Kaiser Permanente**

About Kaiser Permanente

- Kaiser Permanente provides services directly to our members through an integrated medical care program
- Health Plan, Plan Hospitals, and the Medical Group work together to provide our members with convenient access to quality care

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Health Maintenance Organization (HMO) Plans – **Kaiser Permanente**

Services Often Provided Under One Roof

Our medical care program gives you access to all of the covered services you may need:

- Routine care with your personal plan physician
- Specialty care
- Hospital care
- Laboratory and pharmacy services
- Urgent and emergency care
- *Healthy Living* programs

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"HealthConnect"

- A comprehensive electronic medical record system
- Real time access to comprehensive patient information
- Available 24/7 in every KP location for physicians and staff to better focus on your care
- Each time you access KP.ORG's "My Health Manager" you are utilizing *HealthConnect*

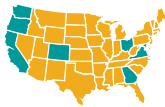
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Health Maintenance Organization (HMO) Plans – **Kaiser Permanente**

Who We Are

- 8.8 million members
- 13,279 physicians
- 157,000 employees
- 32 hospitals
- 416 medical offices
- Kaiser Permanente has facilities in:
California, Oregon, Washington,
Colorado, Ohio, Maryland, Virginia,
Georgia, and Hawaii.



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National Model of Healthcare Delivery

- Named a *"Customer Service Champion"* in 2011 by JD Power & Associates
- Ranked *"No. 1 Health Insurance Provider in Customer Loyalty"* in the Satmetrix 2011 Net Promoter® Benchmark Study

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2012 Basic Plan Benefits

Service	Benefit
Physician services	\$15 per visit
Hospital services	No charge
Emergency care	\$50 per emergency department visit This copayment does not apply if you are held for observation in a hospital unit outside the emergency department or if admitted directly to the hospital as an inpatient
X-ray and lab tests	No charge

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2012 Basic Plan Benefits (cont'd)

Service	Benefit
Prescription drugs (Includes covered outpatient items in accord with our drug formulary guidelines)	<ul style="list-style-type: none">• Up to a 30-day supply from a Plan pharmacy: \$5 generic/\$20 brand• Up to a 100-day supply by mail-order service: \$10 generic/\$40 brand• Drugs prescribed for treatment of sexual dysfunction, covered at 50% coinsurance for up to a 100-day supply from a Plan pharmacy or by mail-order service

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2012 Basic Plan Benefits (cont'd)

Service	Benefit
Routine preventive care	<ul style="list-style-type: none">• Periodic health exam: No charge• Scheduled prenatal care and first postpartum visit: No charge• Well-child visits (0–23 months): No charge• Vaccines (immunizations): No charge• Eye refraction exam: No charge (Eyeglasses and contact lenses following cataract surgery, in accord with Medicare guidelines, no charge)

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2012 Basic Plan Benefits (cont'd)

Service	Benefit
Mental health	Outpatient visits: \$15 per individual visit; \$7 per group visit Inpatient psychiatric hospitalization: No charge
Hearing services	Routine preventive hearing tests: No charge Hearing aid(s): \$1,000 allowance every 36 months
Allergy services	Allergy injection visits: No charge Allergy testing visits: \$15 per visit

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2012 Senior Advantage Plan Benefits

Service	Benefit
Physician services	\$10 per visit
Hospital services	No charge
Emergency care	\$50 per emergency department visit This copayment does not apply if you are held for observation in a hospital unit outside the emergency department or if admitted directly to the hospital as an inpatient
X-ray and lab tests	No charge
Chiropractic benefit	\$10 per visit, up to 20 visits per calendar year

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2012 Senior Advantage Plan Benefits (cont'd)

Service	Benefit
Prescription drugs (Includes covered outpatient items in accord with our drug formulary guidelines)	<ul style="list-style-type: none"> Up to a 30-day supply from a Plan pharmacy: \$5 generic/\$20 brand Up to a 100-day supply by mail-order service: \$10 generic/\$40 brand Drugs prescribed for treatment of sexual dysfunction, covered at 50% coinsurance for up to a 100-day supply from a Plan pharmacy or by mail-order service

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2012 Senior Advantage Plan Benefits (cont'd)

Service	Benefit
Routine preventive care	<ul style="list-style-type: none"> Periodic health exam: No charge Scheduled prenatal care and first postpartum visit: \$10 Vaccines (immunizations): No charge Eye refraction exam: No charge (<i>Eyeglasses and contact lenses following cataract surgery, in accord with Medicare guidelines, No charge</i>)
Eyeglass benefit	\$175 allowance for eyeglasses and contact lenses every 24 months; No charge for eyeglasses and contact lenses following cataract surgery, in accord with Medicare guidelines.

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2012 Senior Advantage Plan Benefits (cont'd)

Service	Benefit
Mental health	Outpatient visits: \$15 per individual visit; \$7 per group visit Inpatient psychiatric hospitalization: No charge
Hearing services	Routine preventive hearing tests: \$10 Hearing aid(s): \$1,000 allowance every 36 months
Allergy services	Allergy injection visits: \$3 Allergy testing visits: \$10 per visit

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Medicare Part B–Only Plan for CalPERS Members


If a member currently has Part B they may enroll into the Kaiser Permanente Senior Advantage (KPSA) plan immediately.

- Member must complete and submit the KPSA Election Form
- Their KPSA membership becomes effective the first of the month following the date of signature on the election form

Benefits:

- Richer benefits than Basic plan
- Possible lower monthly premiums
- The state may reimburse Part B premium for State retirees


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New Member Checklist

- ✓ Find a facility
- ✓ Choose a personal physician
- ✓ Learn how to get care
- ✓ Transfer your medical records
- ✓ Transfer your prescriptions



Available at kp.org/newmembers

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Choose a Facility that's Right for You

- Choose a facility close to home or work
- Covered family members can go to any KP facility they like
- You can go to any KP facility that is convenient for you

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Selecting a Physician


Personal plan physicians are available for routine and preventive care, treatment of illness, and referral to specialists when needed.

Together, you and your doctor can decide what it takes for you to get and stay healthy with support from:

- Nurses
- Specialists
- Health educators

You can change your doctor for any reason, at any time
kp.org/chooseyourdoctor

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Selecting a Physician (cont'd)

The Permanente Medical Group
David A. Gandy, MD
Internal Medicine
Department of Internal Medicine

Address:
2000 Science Road
Berkeley, CA 94704
Ph: 415.863.0100

My Qualifications
I received a Bachelor of Arts degree from California State University, San Francisco where I lived for ten years while doing artistic and did research on art and science. I completed an M.D. in general biology. I returned to California where I attended medical school at the University of California, San Francisco. I completed an internal medicine residency at the University of California, San Francisco. I joined the Permanente Medical Group in 1987. I joined the Permanente Medical Group on the Executive Board for the American College of Obstetrics and Gynecology (ACOG) for California. I am the Vice Chair for the State and as a member of the Executive Committee, I review all state health care policies for women. I serve on the National Center for Disease Control and Prevention Select Panel on Reproductive Care. I am also the State Chair of the Preconception Care Council of California. This committee is a coalition of government and health care providers who have engaged to improve pregnancy outcomes by emphasizing the need for healthy choices across the reproductive life span of women. I have received the Outstanding Service Award for ACOG and am a volunteer clinical faculty member for the University of California at Davis.

My Outside Interests
My husband is a wildlife biologist and professional photographer. My children are both now in college. My husband and I like to travel, especially to see watch and to see exotic places. We have enjoyed trips to Africa, Australia, South America and even lived on an island in the Arctic. I love to garden. I have prepared lectures for the Older Women's League, Hagioka, Healthy Aging Summit and for the State Department of Health Resources.

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Engaging CalPERS Members Online

Members have access to tools and information on kp.org to manage their health online, anytime and anywhere.

My Health Manager Tour demonstrates:

- Email my doctor
- Act for a family member
- Pharmacy center
- My test results
- Appointment center
- Past visit information

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Engaging Members Online

- 3 million members online
- 14 million emails sent to physicians
- 19 million prescriptions filled
- 36 million test results viewed



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Total Health Assessment

Here's how it works:


1. Go to kp.org/calpers
2. Click on the "total health assessment online" link
3. Complete and submit the total health assessment

It only takes about 20 minutes!

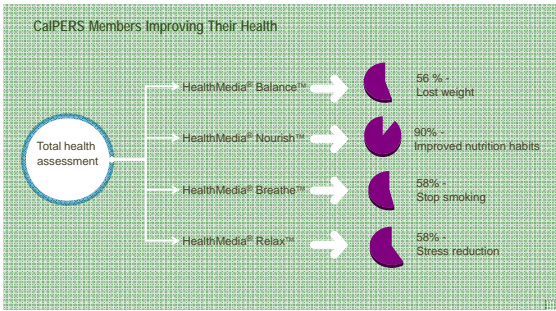
That's it! Now you're eligible for our quarterly drawing—
and on your way to a healthier you!

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CalPERS Members Improving Their Health



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Discount Program for CalPERS Members

- **Weight Watchers Discount** – Save money on regular online membership fees.
- **10,000 Steps® Program** – Use a pedometer to count your steps then track your progress online.
- **Health and Fitness Programs** – Discounts on massage therapy, acupuncture, chiropractic care, and select fitness club memberships. (Programs vary by region.)

<http://www.choosehealthy.com>
1-877-335-2746

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Member Services Call Center

- Phone hours:
 - Monday through Friday, 7 a.m. to 7 p.m.
 - Saturday and Sunday, 7 a.m. to 3 p.m.
- English: (800) 464-400
- Spanish: (800) 788-0616
- Chinese dialects: (800) 757-7585
- TTY: (800) 777-1370

Senior Advantage Member Services

- English: (800) 443-0815
- TTY: (800) 777-1370

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